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DEC - 4 2013

U. S. DISTRICT COURT E. DIST. OF MQ. ST. LOUIS

## UNITED STATES DISTRICT COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

UNITED STATES OF AMERICA,	)
Plaintiff,	4:13CR497 CDP/TCM
v.	) No.
KYRIA SPEARS,	)
Defendant	) ) )

## **INDICTMENT**

## **COUNT ONE**

The Grand Jury charges:

- 1. In or before April 2010, Kyria Spears (Spears) agreed to purchase a property located at 504 Wyndgate Lake Court, Lake St. Louis, Missouri 63367, which is within the Eastern District of Missouri. The purchase price was \$276,000.
- 2. Spears sought a mortgage loan guaranteed by the United States Department of Housing and Urban Development, Federal Housing Administration ("FHA loan"). A FHA loan is guaranteed to the lending institution by the United States. Because the United States guarantees such mortgage loans, the representations made by a borrower on a FHA application are matters within the jurisdiction of the United States.
- 3. In April 2010, Spears made and caused to be made a material false representation about her income on a Uniform Residential Loan Application submitted in support of a FHA loan to finance her purchase of the property at 504 Wyndgate Lake Court, Lake St. Louis, Missouri 63367. Specifically, Spears falsely claimed that her monthly income was \$8,408.96, when in

truth and fact, as Spears well knew, her monthly income was less than \$8,408.96. Had Spears accurately stated her correct monthly income, her application for the FHA loan would have been

- 4. On or about April 30, 2010, in reliance on the material false representation made by Spears as to her monthly income, the United States guaranteed a loan of \$272,332 for Spears' purchase of the property at 504 Wyndgate Lake Court, Lake St. Louis, Missouri 63367. Spears subsequently stopped making payments on the FHA loan and the property at 504 Wyndgate Lake Court, Lake St. Louis, Missouri 63367 went into default.
- 5. On or about April 30, 2010, in the Eastern District of Missouri, the defendant,

## KYRIA SPEARS,

did knowingly and willfully make and cause to be made a materially false, fictitious, and fraudulent statement and representation regarding her monthly wages relating to a matter within the jurisdiction of the United States, to wit: a mortgage loan guaranteed by the Federal Housing Administration, United States Department of Housing and Urban Development in which she claimed that she earned \$8,408.96 in monthly income.

In violation of Title 18, United States Code, Section 1001(a) and 2.

A TRUE BILL,
FOREPERSON

RICHARD G. CALLAHAN United States Attorney

rejected.

ANTHONY L. FRANKS, #50217MO